What is claimed is:

1	1.	A computer-based service cooperative system, comprising:
2		a host computer;
3		at least two member computers linkable to said host computer, said member
4		computers associated in a member group;
5		a point value system carried by said host computer, wherein one of said
6		members in said member group requests a service event via said host computer, said
7		host distributing said service event request to other members of said group, one of
8		whom accepts and performs said service; and
9		a ledger carried by said host computer for maintaining a point account for each
10		member, said host computer calculating a point amount for each said service event
11		and adjusting accordingly said point accounts for the provider and the requestor.
1 2	2.	The system according to claim 1, wherein said host computer maintains more than one group.
1	3.	The system according to claim 1, wherein said host computer accesses said ledger and
2		determines which member's point account is most in arrears and sends said service
3		event request to a first member with the highest arrears point account for
4		consideration.
1	4.	The system according to claim 3, wherein said host computer sends said service
2	••	request event to the next highest arrears point account for consideration if said first
3		member denies said request or does not respond to said request within a
4		predetermined period of time.
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1	5.	The system according to claim 1, wherein said host computer accesses said ledger and
2		establishes a hierarchical order according said member's point account and sends said
3		service event request to a first group of members with the highest hierarchical
4		ranking.

1	6.	The system according to claim 5, wherein said host computer sends said service even
2		request to a second group of members with the next highest hierarchical ranking for
3		consideration if all said first group members deny said service event request or none
4		of said first group members respond within a predetermined period of time.
1	7.	The system according to claim 2, wherein said host computer sends said service event
2		request to all members of said group if said service event request is within a
3		predetermined period of time of when said service event needs to occur.
1	8.	The system according to claim 1, wherein said host computer sends a point
2		confirmation request to said service event provider to verify point totals for said
3		service event, whereupon receipt of said confirmation request or acquiescence thereto,
4		said host computer updates said ledger.
1	9.	The system according to claim 1, wherein said host computer sends a reminder to said
2		service provider with pertinent information a predetermined period of time prior to
3		said service event.
1	10.	The system according to claim 1, further comprising:
2		an initiator representing one of said at least two members of said group for
3		communicating with said host computer.
1	11.	The system according to claim 1, wherein one of said at least two member computers
2		functions as said host computer.
1	12.	A method for exchanging services between members utilizing a computer network,
2		comprising the steps of:
3		establishing a group of members, each member having access to a computer;
4		determining a point value system for exchanging services between members,
5		said point value system maintained on one of said member's computer;

requesting a service by one of said members via said computer from at least one

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of the other members;

8		accepting via said computer and performing said service request by one of the
9		other members; and
10		automatically adjusting a point account maintained on one of said member's
11		computers for the member performing the service and the member requesting the
12		service according to said point value system upon completion of the service.
1	13.	The method according to claim 12, further comprising the steps of:
2		determining which members of the group have the highest negative point
3		account by one of said member's computers; and
4		sending said service request to said member with the highest number of negative
5		points first.
1	14.	The method according to claim 13, further comprising the step of:
2		starting a timer, wherein if said member with the highest number of negative
3		points does not respond before said timer elapses, said service request is sent to said
4		member with the next highest number of negative points.
1	15.	The method according to claim 14, further comprising the step of:
2		repeating said timer starting step until one of said members accepts said service
3		request or all of the members, except the service requestor, have been notified of the
4		service event.
1	16.	The method according to claim 12, further comprising the steps of:
2		ranking the members of the group according to their point account values,
3		wherein the member with the highest number of negative points is ranked first and the
4		member with the least number of negative points is ranked last, and wherein said
5		member requesting said service is excluded from said ranking;
6		segmenting said ranking into hierarchical groups of said members; and
7		sending said service request to a first segmented group with the highest ranking
8		first.

1	17.	The method according to claim 16, further comprising the step of:
2		starting a timer, wherein if none of the members in said first segmented group
3		accepts said service before said timer elapses, said service request is sent to a next
4		highest ranked segmented group.
1	18.	The method according to claim 17, further comprising the step of:
2		repeating said timer starting step until one of said members accepts said service
3		request or all of the members have been notified of the service event.
1	19.	The method according to claim 12, further comprising the steps of:
2		linking a host computer to said member's computers, said host computer
3		maintaining said point value system and said point accounts; and
4		coordinating said service event requests between members and adjusting said
5		member's point accounts from said host computer.